Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for allowing a loyalty program participant to change a participation status in a loyalty program for a portable device, after the portable device has been activated, the method comprising:

receiving, by an acceptance point device, an indication from the loyalty program participant to change the participation status in the loyalty program from a first status to a second status; and

receiving card image data from the portable device, the card image data including a parameter having a first value, the first value indicating the participation status as having the first status;

modifying a parameter in the portable device, using the acceptance point device, from a first value to a second value in response to the indication, the modification of the parameter corresponding to a change in the participation status in the loyalty program from the first status to the second status.

modifying the parameter in the card image data from the first value to a second value; and

sending the card image data with the modified parameter to the portable device.

2-3. (Canceled)

- 4. (Original) The method of claim 1, further comprising sending an indication that the parameter in the portable device was modified from the first value to the second value to a host.
- 5. (Original) The method of claim 4, further comprising changing a record for the status of the portable device to the second status at the host.

- 6. (Original) The method of claim 1, wherein if the first status is an active status, the second status is an inactive status, and wherein if the first status is an inactive status, the second status is an active status.
- 7. (Previously Presented) The method of claim 1, wherein the acceptance point device is configured to communicate with the portable device.
 - 8. (Canceled)
- 9. (Original) The method of claim 1, wherein the indication to change the participation status is received at a computing device connected to the Internet; and wherein the computing device is configured to communicate with the portable device.
- 10. (Original) The method of claim 1, wherein the participation status includes one of a plurality of levels.
- 11. (Original) The method of claim 10, wherein the plurality of levels include an account level, a card level, a program level and a transaction level.
- 12. (Original) The method of claim 1, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment card, a security card, an access card, smart media and a transponder.
- 13. (Previously Presented) A method for changing a participation status in a loyalty program for a portable device, after the portable device has been activated, the method comprising:

receiving a request from the loyalty program participant for changing the participation status in the loyalty program from a first status to a second status;

receiving card image data from the portable device, the card image data including a parameter indicating the participation status as having the first status;

modifying the parameter in the card image data, the modification of the parameter corresponding to a change of the participation status from the first status to the second status; and

updating the card image data in the portable device with the modified parameter, the modified parameter indicating the participation status as having the second status.

- 14. (Original) The method of claim 13, further comprising establishing a connection with the portable device to allow the card image data to be received.
- 15. (Original) The method of claim 13, further comprising sending an indication to a host indicating that the parameter in the portable device was modified.
- 16. (Original) The method of claim 15, further comprising changing a record for the status of the portable device to the second status at the host.
- 17. (Original) The method of claim 13, wherein if the first status is an active status, the second status is an inactive status, and if the first status is an inactive status, the second status is an active status.
- 18. (Original) The method of claim 13, wherein the participation status includes one of a plurality of levels.
- 19. (Original) The method of claim 18, wherein the plurality of levels include an account level, a card level, a program level and a transaction level.
- 20. (Original) The method of claim 13, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment card, a security card, an access card, smart media and a transponder.

21-34. (Canceled)

35. (Currently Amended) An acceptance point device for changing a participation status in a loyalty program for a portable device, after the portable device has been activated, the acceptance point device comprising:

means for receiving a request <u>directly</u> from the loyalty program participant for changing the participation status in the loyalty program from a first status to a second status;

means for receiving card image data from the portable device, the card image data including a parameter indicating the participation status as having the first status;

means for modifying the parameter in the card image data, the modification of the parameter corresponding to a change of the participation status from the first status to the second status; and

means for updating the card image data in the portable device with the modified card data image, the modified parameter indicating the participation status as having the second status.

- 36. (Previously Presented) The acceptance point device of claim 35, further comprising means for establishing a connection with the portable device to allow the card image data to be received.
- 37. (Previously Presented) The acceptance point device of claim 35, further comprising means for sending an indication to a host indicating that the parameter in the portable device was modified.
- 38. (Original) The acceptance point device of claim 35, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment card, a security card, an access card, smart media and a transponder.
- 39. (Currently Amended) A system for changing a participation status in a loyalty program for a portable device, after the portable device has been activated, the system comprising:

a networked computing device configured to communicate with the portable device, the networked computing device comprising:

means for establishing a connection with the portable device;

means for receiving a request <u>directly</u> from the loyalty program participant for changing the participation status in the loyalty program from a first status to a second status;

means for receiving card image data from the portable device, the card image data including a parameter indicating the participation status as having the first status for the portable device; and

means for sending the card image data;

a loyalty server module component configured to communicate with the networked computing device and receive the sent card image data, wherein the loyalty server module comprises:

means for modifying the parameter in the card image data, the modification of the parameter corresponding to a change of the participation status from the first status to the second status; and

means for sending the modified card image data to the networked computing device,

wherein the networked computing device further comprises means for updating the card image data in the portable device with the modified card image data, the modified parameter indicating the participation status as having the second status.

40. (Previously Presented) The system of claim 39, wherein the networked computing device further comprises:

means for communicating through a network to establish a connection with the loyalty server module;

means for receiving a transaction ID from the loyalty server module; and means for using the transaction ID to connect to the loyalty server module through the network.

- 41. (Previously Presented) The system of claim 39, wherein the networked computing device further comprises means for sending an indication to a host indicating that the parameter in the portable device was modified.
- 42. (Original) The system of claim 39, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment card, a security card, an access card, smart media and a transponder.

43. (Currently Amended) A method for changing a status for participating in a loyalty program of a portable device, after the portable device has been activated, the method comprising:

providing a parameter in the portable device, the parameter indicating the status of the portable device for the loyalty program; and

providing card image data, the card image data including the parameter; and providing a modifying mechanism to modify the parameter in the portable device in response to a request by a loyalty plan participant via an acceptance point device, the modification of the parameter corresponding to a change of the participation status in the loyalty program from a first status to a second status for the portable device wherein modification occurs at the acceptance point device wherein the acceptance point device receives the card image data from the portable device, modifies the parameter in the card image data, and updates the card image data in the portable device with the modified card data image.

- 44. (Canceled)
- 45. (Original) The method of claim 43, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment card, a security card, an access card, smart media and a transponder.
- 46. (Currently Amended) A system for allowing a loyalty program participant to control when to participate in a loyalty program, after the portable device has been activated, the system comprising:

a portable device configured to include card image data, the card image data including information relating to the loyalty program participant and a parameter that corresponds to a participation status, the participation status having a first status or a second status and representing whether participation in the loyalty program is active or inactive; and a computing device configured to:

receive an indication <u>directly</u> from the loyalty program participant to change the participation status in the loyalty program from the first status to the second status,

modify the card image data including the parameter, wherein modification of the parameter corresponds to a change of the participation status from the first status to the second status, and

update the portable device with the modified card image data-;

wherein the computing device is further configured to modify the card image data
by retrieving the card image data from the portable device and modifying the retrieved card
image data; and

wherein the computing device is further configured to update the portable device by uploading the modified card image data to the portable device and replacing the card image data on the portable device with the modified card data image.

- 47. (Canceled)
- 48. (Currently Amended) The system of claim [[41]] 46, wherein the computing device comprises at least one of an acceptance point device, a personal computer (PC), a workstation, a personal digital assistant (PDA), a cellular phone, a set-top box, a kiosk, and a tablet PC.
- 49. (Original) The system of claim 43, wherein the acceptance point device includes a point-of-sale device.
- 50. (Currently Amended) The system of claim [[41]] <u>46</u>, wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a payment card, a pager, a security card, an access card, smart media and a transponder.
- 51. (Currently Amended) The system of claim [[41]] <u>46</u>, wherein the computing device is further configured to send an indication to a host indicating that the parameter in the portable device has been modified.
 - 52. (Canceled)

53. (Currently Amended) The system of claim [[41]] <u>46</u>, wherein the computing device is further configured to include a graphical user interface;

wherein the graphical user interface is used by the loyalty program participant to provide the indication to change the participation status.

54. (Canceled)

- 55. (Currently Amended) The system of claim [[41]] <u>46</u>, wherein if the first status is an active status, then the second status is an inactive status, and if the first status is an inactive status, then the second status is an active status.
- 56. (Previously Presented) The method of claim 1, wherein the acceptance point device comprises at least one of a point of sale device, a cellular phone, a personal digital assistant, a hand-held specialized reader, a cellular phone, a set-top box, a kiosk, a personal computer, a table PC, an electronic cash register, a virtual cash register, a security system, and an access system.
- 57. (Previously Presented) The method of claim 13 further comprising returning an error message to the portable device if the first status is an active status and the second status is an active status.
- 58. (Previously Presented) The method of claim 13 further comprising returning an error message to the portable device if the first status is an inactive status and the second status is an inactive status.
- 59. (New) A portable device comprising a loyalty module component configured to enable a consumer using the portable device to participate in one or more loyalty programs, wherein the loyalty module comprises:

means for sending card image data from the portable device, the card image data including a parameter indicating the participation status as having a first status, wherein the parameter in the card image data is subsequently modified, the modification of the parameter corresponding to a change of the participation status from the first status to a second status; and

means for receiving the card image data with the modified parameter, the modified parameter indicating the participation status as having the second status.

- 60. (New) The portable device of claim 59 wherein the portable device comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a payment card, a pager, a security card, an access card, smart media and a transponder.
- 61. (New) The portable device of claim 59, wherein the card image data is sent to a computing device connected to the Internet; and wherein the computing device is configured to communicate with the portable device.
- 62. (New) The portable device of claim 61 wherein the computing device comprises means for modifying the parameter in the card image data.
- 63. (New) The portable device of claim 61 wherein the computing device comprises at least one of an acceptance point device, a personal computer (PC), a workstation, a personal digital assistant (PDA), a cellular phone, a set-top box, a kiosk, and a tablet PC.